

In re:  
Constance L. Lapham  
Debtor

Case No. 22-11004-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Nov 03, 2023

User: admin  
Form ID: 138OBJ

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Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2023:

Recip ID	Recipient Name and Address
db	+ Constance L. Lapham, 25 Dutton Farm Lane, West Grove, PA 19390-9473
14687389	+ CSMC 2021-JR1 TRUST, c/o Select Portfolio Servicing, Inc., c/o Karina Velter, Esquire, Hladik, Onorato, and Federman, LLP, 298 Wissahickon Avenue North Wales, PA 19454-4156
14685061	+ Fay Servicing LLC, 425 South Financial Place, Suite 2000, Chicago, IL 60605-1000
14705164	+ US Bank Trust National Association, Not In Its Ind, c/o Rebecca Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 04 2023 00:50:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 04 2023 00:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14687260	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 04 2023 00:50:00	CSMC 2021-JR1 TRUST, c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, Utah 84119-3284
14701553	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 04 2023 00:50:00	CSMC 2021-JR1 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14685062	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 04 2023 00:26:54	JPMCB CARD SERVICES, PO Box 15369, Wilmington, DE 19850
14685063	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 04 2023 00:56:32	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
14685064	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 04 2023 00:50:00	Select Portfolio Servicing, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
14699934	^ MEBN	Nov 04 2023 00:15:28	U.S. Bank Trust National Association, P.O. Box 814609, Dallas, TX 75381-4609
14826767	^ MEBN	Nov 04 2023 00:15:28	US Bank Trust National Association, c/o Fay Servicing, LLC, P.O. Box 814609, Dallas, TX 75381-4609
14705025	^ MEBN	Nov 04 2023 00:15:30	US Bank Trust National Association as trustee, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14686097	^ MEBN	Nov 04 2023 00:15:37	US Bank Trust National Association, Not In Its Ind, c/o Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312-3858
14686371	^ MEBN	Nov 04 2023 00:15:38	US Bank Trust National Association, Not In Its

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14685065 + Email/PDF: ais.wellsfargo.ebn@aisinfo.com

Nov 04 2023 00:26:32

Ind, c/o Joshua I. Goldman, Esq, Padgett Law Group, 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312-3858

Wells Fargo Bank N.A., POB 14517, Des Moines, IA 50306-3517

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmlawgroup.com
JOSEPH F. CLAFFY	on behalf of Plaintiff Constance L. Lapham claffylaw@outlook.com claffylaw@aol.com;JClaffyPennsylvania1@jubilee bk.net
JOSHUA I. GOLDMAN	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
KARINA VELTER	on behalf of Creditor CSMC 2021-JR1 TRUST c/o Select Portfolio Servicing Inc. karina.velter@powerskirm.com, bankruptcy@powerskirm.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmlawgroup.com
SARAH K. MCCAFFERY	on behalf of Creditor CSMC 2021-JR1 TRUST c/o Select Portfolio Servicing Inc. ckohn@hoflawgroup.com
SARAH K. MCCAFFERY	on behalf of Defendant CSMC 2021-JR1 TRUST ckohn@hoflawgroup.com

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SHARON S. MASTERS

on behalf of Debtor Constance L. Lapham shmasters@hotmail.com G65312@notify.cincompass.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Constance L. Lapham  
Debtor(s)

Case No: 22-11004-mdc  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 11/3/23